UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

In Re: Lois Joyce Evans, : Case No.: 20-20387-CMB

:

: Reporting Period: September, 2020

: Chapter 11

MONTHLY OPERATING REPORT

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: September 2020

MONTHLY OPERATING REPORT (INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-I (INDV)		
	MOR-I (INDV)	/	
Schedule of Cash Receipts and Disbursements -	(CONT)		
Bank Reconciliation			
Copies of bank statements			
Cash disbursements journals			
Copies of tax returns filed during reporting period		,	
Summary of Unpaid Postpetition Debts	MOR- 4	1	
Debtor Questionnaire	MOR-5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor	0/64/2021 Date
Signature of Joint Debtor	Date
Thou	1/4/2021
Signature of Preparer	Date
Printed Name of Preparer	

FORM MOR (INDV) (10/00)

Unaudited, for Management Purposes Only

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: September 2020

INDIVDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount.

A bank reconciliation must be attached for each account.

	Current Month	Cumulative Filing to Date
	Actual	Actual
Cash - Beginning of Month	16,268.71	
RECEIPTS		
Wages (Net)	7,497.89	95,880.38
Interest and Dividend Income	0.82	5.89
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)		18,600.00
Total Receipts	7,498.71	114,486.27
DISBURSEMENTS		
ORDINARY ITEMS:	1	Ť
Mortgage Payment(s)		21,000.00
Rental Payment(s)		21,000,00
Other Secured Note Payments		1
Utilities	377.19	10,732.19
Insurance	472.44	2,311.78
Auto Expense	50.94	712.26
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		5,215.00
Household Expenses	1,503.50	10,452.18
Charitable Contributions		700.00
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment	211.28	2,026.62
Gifts		
Other (attach schedule)	2,861.51	45,074.72
Total Ordinary Disbursements	5,476.86	98,224.75
REORGANIZATION ITEMS:		
Professional Fees		123.03
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule) Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)	5,476.86	98,347.78
Net Cash Flow (Total Receipts - Total Disbursements)	2,021.85	16,138.49
Cash - End of Month (Must equal reconciled bank	18,290.56	

FORM MOR-1 (INDV)

_		_
Evans.	Lois	Jovce

(9/99) Case No.: 20-20387-CMB

Reporting Period: September 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
NY Life Insurance		10,200.00
Cash Deposit		8,400.00
Other Taxes		1
Other Ordinary Disbursements		
Detail Included in General Ledger	2,861.51	45,074.72
Other Reorganization Expenses		
		•

FORM MOR-1 (INDV) (CON'T)

Evans, Lois Joyce

(9/99) Case No.: 20-20387-CMB

Reporting Period: September 2020

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero Attach photocopies of IRS Forn16123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns tiled during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FI CA- Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total Stale and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Current	N umber of Days Past Due				
		0-30	31-60	61-90	Over 90	Total
Accounts Payable						
Wages-Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases- Equipment						
Secured Debt/Adequate Protection						
Professional Fees						
Amounts Due to Insiders"						
Other:						
Other:						
Total Postpetition Debts						

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*"Insider is defined in 11 U.S.C. Section 101(31)

FORM MOR-4 (9/99)

Evans, Lois Joyce

Accounts Receivable (Net)

Case No.: 20-20387-CMB

Reporting Period:

7 6

September 2020

ACCOUINTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Accounts billed during the period	
- Accounts collected during the period	
Total Accounts Receivable at the end of the reporting period	
Account Receivable Aging	Amount
0 – 30 days old	
31-60 days old	
61-90 days old	
91 + days old	
Total Accounts Receivable	
Amount considered uncollectible	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		
Have any funds been disbursed from any account other than II debtor in possession account this reporting period? If yes, provide an explanation below.		/
Have all postpetition tax returns been timely tiled? If no, provide an explanation below		
4. Are workers compensation, general liability and other necessary insurance overages in effect? If no, provide an explanation below.		

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FORM MOR-5 (9/99)

ROP450 P.O. Box 7000 Providence, RI 02940



Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

Checking Account Statement



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Beginning August 26, 2020 through September 24, 2020

AV 01 019525 79276B 57 A**5DGT Ոսկաիկիկիկիկիկիկիկիկիկիկիկիկիկիկիկի LOIS JOYCE EVANS 113 BURRY AVE BRADFORDWOODS PA 15015-1239

Checking	necking					US002
5 U M M A R Y						LOIS JOYCE EVANS
Balance Calculati	ion		DIP CHAPTER 11 BANKRUPTCY CASE 20 20387 CMB			
Previous Balance		3,934.98				One Deposit Checking
Checks		.00	-			
Withdrawals & Del	bits	280.48	_			
Deposits & Credits	5	-,00	÷			
Current Balance		3,654.50	=			
The \$9.99 monthly before the end of No deposit ma	your statement p	e is waived whe period.	en you make at least	1 deposit that is	posted	
Your next stateme	ent period will en	d on October 26	5, 2020.			Previous Balance
Withdrawals & De ATM/Purchases Date 08/26 08/28 09/14 09/21 09/21 09/22	Amount Descript 41.80 1509 F 4.57 1509 F 50.94 1509 F 30.00 1509 F 47.33 1509 F 47.6 1509 F 83.09 1509 F	OS Debit - 3024 bt Purchase - 1 bt Purchase - 9 bt Purchase - 2 bt Purchase - 2 0 S Debit - 4300	449 CVS/Pharmacy # Chick-Fil-A #015836 62200 Bp#9622747b 60300 Best Brows Gl 01 Exxonmobil 4203 955 Market Distric We 008 Market Distric We 852 Www.CVS.Com 88	ranberry Twppa p Oil 9wexford Pr en Allen VA warrendale PA xford PA xford PA	A.	
Other Withdrawal	ls & Debits					
Date 09/24 09/24	Amount Descript 9.99 Month 3.00 Service Statem	ton y Maintenance Charge ent Delivery	Fee			Total Withdrawals & Debits 280.48 Current Balance 3,654.50
Daily Balance	balana	Daka	Balanas	Data	Fainur	3,034.30
)ate	Balance	Date	Balance	Date	Balance	

Checking Account Balance Worksheet

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- · Adding any interest earned

	 Subtract 	ling any tees	or other char	ges		
BONE S	Your curre	nt balance or	this stateme	ent	S	Corrent Balance
	List depos this stater	its which do nent	not appear o	ı		
	Date	Amount	Date	Amount		
۰			ware revisioned			loini of 2
3	Subtotal b	y adding 1 a	nd 2		<u>=</u>] <u>s</u>	Subbital of 1 and 2
4	POS purch	anding checks nases or with this stateme	drawals that			
	Date/ Check No.	Amount	Date/ Check No.	Amount		
			* ************************************		_	
					-	
Panti			-	-	– <u>⊝</u> §–	Total of 4
D		from 3. This register bala		h your	(=) <u>s</u>	Total

CUSTOMER SERVICE

if you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

Customer Service Center P.O. Box 42001 Providence, RI 02940-2001

Change of Address

Please call the number shown on the front of your statement to notify us of a change of address.

DEPOSIT ACCOUNTS ARE NON-THANSFERABLE

Personal deposit accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

Citizens Bank is a brand name of Citizens Bank, N.A. 886155_CPOT2106Y_SImt_7,65x9,165 Rev. Dec 2018

ELECTRONIC THANSFERS

In Case of Errors or Questions About Your Electronic Transfers In case of Errors or different about 10th Constitute Indicated (For Consumer Accounts Used Primarily For Personal, Family or Household Purposes) Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you med more information.
- . Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

[For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.]

OVERDRAFT LINES OF CREDIT

BILLING RIGHTS SUMMARY

What To Do If You Think You Find a Mistake On Your Statement: If you think there is an error on your statement write to us at the customer service address provided as soon as possible.

In your letter, give us the following information:

- Account Information: Your name and account number.
- · Dollar amount: The dollar amount of the suspected error.
- . Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error the following are true:

- We cannot try to collect the amount in guestion or report you as definquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- . We can apply any unpaid amount against your credit limit.

INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD

Calculating your interest Charge

We calculate the Interest charge on your Overdraft Line by applying the Dally Periodic Rate to the Average Dally Balanco. Then, we multiply that result by the number of days in the billing cycle in which a balance is oved on your Overdraft Line. This gives us the total interest charge for that billing period.

Calculating your Average Dally Belance

carditisting your average trainy seismos. To calculate the average cally balance, we take the beginning balance of your Overdraft Line each day (which does not include any unpaid interest charges or less), add any now loan advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add all the daily balance of the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

Cradit Bureau Reporting

We may report information about your Overdraft Line to credit bursaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report.

Thank you for banking with Citizens Bank.



L JOYCE EVANS 113 BURRY AVE BRADFORDWOODS PA 15015-1239 ACCOUNT NUMBER: STATEMENT DATE: PINE TOWNSHIP OFFICE 11974 PERRY HIGHWAY

08/22/20 THRU 09/21/20

(724) 933-6900

ACCOUNT SUMMARY

		BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE STATEM		AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING EVERYTHING		7,608.42 2,004.86	4,541.07 0.00	7,110.85 500.45	10,17 2,50	78.20 05.31	8,831.50 2,117.76	0.05% 0.25%	0.37 0.45
			EVERYTHING CHE	CKING ACTIVITY					
DATE		TRANSACTION	DESCRIPTION	AMOUNT	DATE		TRANSACTION DES	CRIPTION	AMOUNT
08/22	POS MC	EDIBLE ARRANGE 8773637848	ME GA	87.99	09/03	POS PIN	CVS/PHARM 02449- Wexford PA		40.31
	POS MC	AMZN Mktp US*M Amzn.com/bill	M1 WA	29.43	09/03	ECK	MACYS CITIAUTFDR AUTO PYMT		100.00
08/23		APPLE.COM/BILL 866-712-7753		37.42	09/04	ADJ MC	WWW.BOOHOO.COM ONLINE NY		100.10+
08/24	POS MC	BRUSTER'S SEVE		15.49	09/04	POS	CVS/PHARMACY #02 800-746-7287 PA		13.00
08/24		APPLE.COM/BILL 866-712-7753		88.79	09/04		APPLE.COM/BILL 866-712-7753 CA		9.99
08/26		APPLE.COM/BILL 866-712-7753		3.73	09/04	POS	APPLE.COM/BILL 1111111111 CA		5.34
08/26		APPLE.COM/BILL 866-712-7753		3.73	09/06	POS	SAMS CLUB #6678 PITTSBURGH PA		290.71
		NEW YORK LIFE INS. PREM.	un.	151.00	09/07	POS MC	PIZZA HUT 033977 CRANBERRY PA		25.39
	POS MC	IPHONE CITIZEN BRIDGEPORT	SO CT	64.50	09/07	POS	AMZN Mktp US*MU3 Amzn.com/bill WA		23.95
08/27	POS	RITE AID STORE		29.25	09/07	POS MC	PAYPAL *PENGYOUK 4029357733 CA		230.00
08/27	POS	APPLE.COM/BILL 866-712-7753		23.51	09/07	POS MC	VENMO 8558124430 NY		200.00
08/29		GIANT-EAG 9805 Pittsburgh		221.43	09/07	POS	CHICK-FIL-A #038 WEXFORD PA		18.62
	DIR	_	241	3,505.10+	09/08	POS	AMZN Mktp US*MU0 Amzn.com/bill WA		210.94
09/01	POS MC	APPLE.COM/BILL 866-712-7753	CA	10.67	09/09	_	ARMSTRONG UTII 8772775711	ï	149.50
09/01		AMAZON, COM*MU9 SEATTLE		59.50	09/10	POS MC	APPLE.COM/BILL 866-712-7753 CA		10,67
09/01		AMZN Mktp US*M Amzn.gom/bill		25.43	09/12	POS MC	BP#9622747BP OIL WEXFORD PA		18.88
09/02	POS	AMZN Mktp US*M	м3	25.43	09/14	POS	PIZZA HUT 4473		34.11
09/03	MC POS	Amzn.com/bill NORDSTROM DIRE		67.99	09/14	MC POS	6202313390 VA VENMO		200.00
09/03	MC POS	800-285-5800 AMZN Mktp US*M		25.43	09/14	MC POS	8558124430 NY APPLE.COM/BILL		0.99
	MC ONL	Amzn.com/bill TRANSFER DOLLA TO	WA R BANK INTERNET	500.00	09/15	MC DIR	866-712-7753 CA CAPGEMINI REG.SALARY		3,505,20+



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EVERYTHING CHECKING ACTIVITY

DATE		TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMQUNT
09/15	POS	RODANFI*LDS 4152	206.51		CHICK-FIL-A #038	7.62
	MC	412-5513233 CA		-	WEXFORD PA	
09/15	ONL	TRANSFER DOLLAR BANK INTERNET	500.00		AMAZON.COM*M45QO SEATTLE WA	180.19
09/15	POS	DUNKIN #348758 Q	8.99	09/21 POS	APPLE.COM/BILL	40.59
, -*	MC	BREEZEWOOD PA	**	MC	866-712-7753 CA	
09/15	POS	Amazon.com*M44CW	122.72	09/21 POS	APPLE, COM/BILL	10.69
03, 20	MC	Amzn.com/bill WA			866-712-7753 CA	
09/16	ECK	LIBERTY MUTUAL	321.44		INTEREST CREDIT	0.37+
03, 20		INSRNC PMT				
09/16	ECK		89.00			
00, 20		AUTO FYMNT				
		EVERYTHING SAVING	GS ACTIVITY			
DATE		TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
09/15	ONL	TRANSFER DOLLAR BANK INTERNET	500.00+	09/21 INT	INTEREST CREDIT	0.45+
09/15	ONL	FROM	300.00+	U9/21 INT	INTEREST CREDIT	0.437
2020 TAX	TNEC	рмалтом.				
EVERYTHII			3,07+	דאיים סטיפיי איזי	THHELD YEAR-TO-DATE	0.00
EVERYTHI			3.11+		THHELD YEAR-TO-DATE	0.00
EVENITHI	NG DV	: INTEREST CREDITED TEAR-TO-DATE	J.11T	THIRMPSI MII	INIBID IEEE-IO-DAIS	0.00

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED U	NPAID ITEM FEES		
TOTAL OVERDRAFT FEES TOTAL RETURNED UNPAID ITEM FEES	THIS PERIOD	YEAR TO DATE 576.00 36.00	•

ACCOUNT BALANCES MAINTAINED DURING AUGUST

(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING	CHECKING	SAVINGS	SAVINGS	COMBINED
MUMINIM	AVERAGE	MINIMUM	AVERAGE	AVERAGE
\$6,030,63	\$7,369.31	\$1,579.46	\$1,827.16	\$9,196.47

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.



PAGE

3

BANKING CARD ACTIVITY FOR AUGUST

THERE ARE NO CHARGES FOR BANKING CARD USE IN AUGUST

	CHE	CKING	SA	VINGS
	# OF TOTAL		# OF	TOTAL
	USES	CHARGED	USES	CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (PGS)				
-PIN-BASED PURCHASES (PIN)	2	. 00		
-MASTERCARD PURCHASES (MC)	24	.00		
THE TOTAL CHARGE:	26	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR AUGUST.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

REFER A FRIEND AND YOU BOTH EARN CASH! DOLLAR.BANK/REFER

L JOYCE EVANS OR SAMUEL EVANS 113 BURRY AVE BRADFORDWOODS PA 15015-1239 ACCOUNT NUMBER: STATEMENT DATE: PINE TOWNSHIP OFFICE 11974 PERRY HIGHWAY

UU, 1//20 THRU 09/16/20

(724) 933-6900

ACCOUNT SUMMARY

				5012221					
		BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE STATEM		AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHIN EVERYTHIN		389.09 0.00	861.53 0.00	500.00	á	7.56 0.00	162.07 0.00	0.00%	0.00
			EVERYTHING CHE	CKING ACTIVITY					
DATE		TRANSACTIO	N DESCRIPTION	AMOUNT	DATE		TRANSACTION DES	ECRIPTION	AMOUNT
08/17	POS PIN	MARKET DI 155 Wexford	To PA	108.24	09/03	ONL	TRANSFER DOLLAR BY	ANK INTERNET	500.00+
08/18	POS MC	GABRIEL BROS - PITTSBURGH	- P PA	11.98	09/03	POS PIN	MARKET DI 155 To Wexford PA	A.	165.30
08/19	POS MC	STEIN MART #3: PITTSBURGH	16 PA	44.98	09/05	POS MC	MARSHALLS #869 CRANBERRY TWP FA	A.	39.99
08/20	POS PIN	WENDYS 530 GIBSONIA	PA	7.48	09/07	POS	EXXONMOBIL 47 GIBSONIA PA	A.	25.00
08/22	POS PIN	SUNOCO 094491 GIBSONIA	41 PA	9.26	09/11	POS PIN	MARKET DI 155 TO Wexford Pi	A.	93.37
08/24	POS PIN	MARKET DI 155 Wexford	To PA	142.80	09/11	POS PIN	MARKET DI 155 To Wexford PA	A.	34.99
08/26	POS PIN	SY8 DICKS SPOR		31.31	09/15	POS PIN	MARKET DI 155 To Wexford PA	A	101.73
08/31	POS PIN	LOWE'S #3051 PITTSBURG	PA	15.13	09/15	POS MC	LOWES #03051* PITTSBURGH PA	Ą	20.97
09/02	POS MC	WEXFORD ACE HI	DWE PA	9.00					
			NO SAVING	S ACTIVITY					
2020 TAX EVERYTHI			REDITED YEAR-TO-DA	TE 0.01+	INTERE	st wi	THHELD YEAR-TO-DATE	2	0.00



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REQUIRED DISCLOSURE OF	AGGREGATE OVERDRAFT AND RE	TURNED UNPAID IT	EM FEES		
		THIS	PERIOD	YEAR TO DATE	
TOTAL OVERDRAFT FEES			.00	747.00	
TOTAL RETURNED UNPAID	ITEM FEES		.00	.00	
FT EFFECT OF WAIVED FEES	ON AGGREGATE OVERDRAFT AND	RETURNED UNPAID	ITEM FEE	s	
ET EFFECT OF WAIVED FEES	ON AGGREGATE OVERDRAFT AND		ITEM FEE	S YEAR TO DATE	
	ON AGGREGATE OVERDRAFT AND				

ACCOUNT BALANCES MAINTAINED DURING AUGUST

(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING	CHECKING	SAVINGS	SAVINGS	COMBINED
MINIMUM	AVERAGE	MINIMUM	AVERAGE	AVERAGE
\$110.91-	\$118.80	\$0.00	\$0.00	\$118.80

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR AUGUST

THERE ARE NO CHARGES FOR BANKING CARD USE IN AUGUST

	CHE	CKING	SAVINGS	
	# OF TOTAL		# OF	TOTAL
	USES	CHARGED	USES	CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	11	.00		
-MASTERCARD FURCHASES (MC)	4	.00		
	-			
THE TOTAL CHARGE:	15	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR AUGUST.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

REFER A FRIEND AND YOU BOTH EARN CASH! DOLLAR, BANK/REFER



L JOYCE EVANS OR SAMUEL EVANS 113 BURRY AVE BRADFORDWOODS PA 15015-1239 ACCOUNT NUMBER: STATEMENT DATE: PINE TOWNSHIP OFFICE 11974 PERRY HIGHWAY

08/17/20 THRU 09/16/20

(724) 933-6900

			ACCOUNT	SUMMARY				1010 W	
		BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE STATEN		AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	interest Earned
VERYTHIN		389.09	861.53 0.00	500.00	4	0.00	162.07	0.00%	0.00
			EVERYTHING CHE	CKING ACTIVITY					
DATE	-	TRANSACTIO	N DESCRIPTION	AMOUNT	DATE		TRANSACTION DE	SCRIPTION	AMOUNT
08/17	POS	MARKET DI 155	To PA	108.24	09/03	ONL	TRANSFER DOLLAR B.	ANK INTERNET	500,00+
09/18	POS	GABRIEL BROS PITTSBURGH		11.98	09/03	POS PIN	MARKET DI 155 To Wexford P.	A	165.30
08/19	POS	STEIN MART #3 PITTSBURGH		44.98	09/05	POS MC	MARSHALLS #869 CRANBERRY TWP P.	A	39.99
08/20	POS PIN	WENDYS 530 GIBSONIA	PA	7,48	09/07	POS MC	EXXONMOBIL 47 GIBSONIA F.	A	25.00
08/22	POS PIN	SUNOCO 094491 GIBSONIA	41 PA	9.26	09/11	PÓS PIN	MARKET DI 155 To Wexford P	A.	93,37
08/24	POS PIN	MARKET DI 155 Wexford	To PA	142.80	09/11	POS PIN	MARKET DI 155 To Wexford P.	A.	34.99
08/26	POS	SY8 DICKS SPO CRANBERRY TWP	RTI PA	31.31	09/15	POS PIN	MARKET DI 155 To Wexford P.	A	101.73
00/31	POS PIN	LOWE'S #3051 PITTSBURG	PA	15.13	09/15	FOS MC	LOWES #03051* PITTSBURGH P	A.	20.97
09/02	POS MC	WEXFORD ACE HI	DWE PA	9.00					
			NO SAVING	S ACTIVITY					
2020 TAX EVERYTHIN			REDITED YEAR-TO-DA	TE 0,01+	INTERE	est wi	THHELD YEAR-TO-DAT	€	0.00



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REQUIRED DISCLOSURE OF AGGREGATE OVE	RDRAFT AND RET	URNED UN	PAID IT	em fees		
			THIS	PERIOD	YEAR TO DATE	
TOTAL OVERDRAFT FEES				.00	747.00	
TOTAL RETURNED UNPAID ITEM FEES				.00	.00	
et effect of walved fees on aggregate	OVERDRAFT AND	RETURNED	UNPAID	ITEM FE	ES	
ET EFFECT OF WAIVED FEES ON AGGREGATE	OVERDRAFT AND	RETURNED		ITEM FE	YEAR TO DATE	
ET EFFECT OF WAIVED FEES ON AGGREGATE		RETURNED				

ACCOUNT BALANCES MAINTAINED DURING AUGUST
(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING	CHECKING	SAVINGE	SAVINGS	COMBINED
MINIMUM	AVERAGE	MUMINIM	AVERĀGE	AVERAGE
\$110,91-	\$118.80	\$0.00	\$0.00	\$118.80

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR AUGUST

THERE ARE NO CHARGES FOR BANKING CARD USE IN AUGUST

	CHE	CKING	SA	VIŅGS
	# OF	TOTAL	# OF	TOTAL
	USES	CHARGED	USES	CHARGED
POINT OF SALE FURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	11	.00		
-MASTERCARD PURCHASES (MC)	4	.00		
	-	-		
THE TOTAL CHARGE:	15	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR AUGUST.

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REFER A FRIEND AND YOU BOTH EARN CASH! DOLLAR.BANK/REFER

12/29/2020

Lois Joyce Evans

Checking, Period Ending 09/24/2020

RECONCILIATION REPORT

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary	USD
Statement beginning balance	3,934.98 -280.48 0.00
Register balance as of 09/24/2020 Cleared transactions after 09/24/2020	3,654.50 3,654.50
Cleared transactions after 09/24/2020 Uncleared transactions after 09/24/2020 Register balance as of 12/29/2020	

Details

Checks and payments cleared (10)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
08/26/2020	Expense			-41.80
08/28/2020	Expense			-4.57
09/10/2020	Expense			-50.94
09/14/2020	Expense			-30.00
09/21/2020	Expense			-83.09
09/21/2020	Expense			-4.76
09/21/2020	Expense			-47.33
09/22/2020	Expense			-5.00
09/24/2020	Expense			-9.99
09/24/2020	Expense			-3.00
Total				-280.48

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Lois Joyce Evans

EVERYTHING CHECKING (2449), Period Ending 09/16/2020

RECONCILIATION REPORT

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary	USD
Statement beginning balance	389.09
Checks and payments cleared (16)	-861.53
Deposits and other credits cleared (1)	500.00
Statement ending balance_	27.56
Decide to the control of a cont	
Register balance as of 09/16/2020	27.56
Cleared transactions after 09/16/2020	0,00
Uncleared transactions after 09/16/2020	92.32
Register balance as of 12/29/2020	119.88

Details

Checks and payments cleared (16)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
08/17/2020	Expense			-108.24
08/18/2020	Expense			-11.98
08/19/2020	Expense			-44.98
08/20/2020	Expense			-7.48
08/22/2020	Expense			-9.26
08/24/2020	Expense			-142.80
08/26/2020	Expense			-31.31
08/31/2020	Expense			-15.13
09/02/2020	Expense			-9.00
09/03/2020	Expense			-165.30
09/05/2020	Expense			-39.99
09/07/2020	Expense			-25.00
09/11/2020	Expense			-34.99
09/11/2020	Expense			-9 3.37
09/15/2020	Expense			-20.97
09/15/2020	Expense			-101.73
Total				-861.53
Deposits and other cre	edits cleared (1)			
DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
09/03/2020	Transfer			500.00
Total				500.00

Lois Joyce Evans

EVERYTHING CHECKING (9586), Period Ending 09/21/2020

RECONCILIATION REPORT

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary	USD
Statement beginning balance	7,608.42
Checks and payments cleared (47)	-4,541.07
Deposits and other credits cleared (4)	7,110.85
Statement ending balance	10,178.20
Register balance as of 09/21/2020	10,178.20
Cleared transactions after 09/21/2020	0,00
Uncleared transactions after 09/21/2020	-4,822,94
Register balance as of 12/29/2020	5,355,26

Details

Checks and payments cleared (47)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
08/22/2020	Expense			-87.99
08/23/2020	Expense			-37.42
08/23/2020	Expense			-29.43
08/24/2020	Expense			-88.79
08/24/2020	Expense			-15.49
08/26/2020	Expense			-3.73
08/26/2020	Expense			-3.73
08/26/2020	Expense			-151.00
08/27/2020	Expense			-29.25
08/27/2020	Expense			-23.51
08/27/2020	Expense			-64.50
08/29/2020	Expense			-221.43
9/01/2020	Expense			-59.50
9/01/2020	Expense			-25.43
9/01/2020	Expense			-10.67
9/02/2020	Expense			-25.43
9/03/2020	Expense			-100.00
9/03/2020	Expense			-40.31
9/03/2020	Expense			-25.43
9/03/2020	Expense			-67.99
9/03/2020	Transfer			-500.00
9/04/2020	Expense			-5.34
9/04/2020	Expense			-13.00
9/04/2020	Expense			-9.99
9/06/2020	Expense			-290.71
9/07/2020	Expense			-200.00
9/07/2020	Expense			-230.00
9/07/2020	Expense			-23.95
9/07/2020	Expense			-25.39
9/07/2020	Expense			-18.82
9/08/2020	Expense			-210.94
9/09/2020	Expense			-149.50
9/10/2020	Expense			-10.67
9/12/2020	Expense			-18.88
9/14/2020	Expense			-0.99
9/14/2020	Expense			-34.11
9/14/2020	Expense			-200.00
9/15/2020	Transfer			-500.00
9/15/2020	Expense			-8.99
9/15/2020	Expense			-122,72

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AMOUNT (USI	PAYEE	REF NO.	TYPE	DATE
-206.5			Expense	09/15/2020
-89.0			Expense	09/16/2020
-321.4			Expense	09/16/2020
-7.6			Expense	09/18/2020
-180.1			Expense	09/19/2020
-40.5			Expense	09/21/2020
-10.6			Expense	09/21/2020
-4 ,541.0				Total
			edits cleared (4)	Deposits and other cre
AMOUNT (USI	PAYEE	REF NO.	edits cleared (4)	
AMOUNT (USI 3,505.1	PAYEE	REF NO.		DATE
	PAYEE	REF NO.	TYPE	DATE 08/31/2020
3,505.1	PAYEE	REF NO.	TYPE Deposit	DATE 08/31/2020 09/04/2020
3,505.1 100.1	PAYEE	REF NO.	TYPE Deposit Deposit	Deposits and other cre DATE 08/31/2020 09/04/2020 09/15/2020 09/21/2020

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Lois Joyce Evans

EVERYTHING SAVINGS (INGS), Period Ending 09/21/2020

RECONCILIATION REPORT

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary	USD
Statement beginning balance	2,004.86
Checks and payments cleared (0)	0.00
Deposits and other credits cleared (2)	500.45
Statement ending balance	2,505.31
Register balance as of 09/21/2020	2,505.31
Cleared transactions after 09/21/2020	0,00
Uncleared transactions after 09/21/2020 Register balance as of 12/29/2020	

Details

Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
09/15/2020	Transfer			500.00
09/21/2020	Journal	6		0.45
Total				500.45

Lois Joyce Evans

EVERYTHING CHECKING (9586), Period Ending 09/21/2020

RECONCILIATION REPORT

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary	USD
Statement beginning balance Checks and payments cleared (47), Deposits and other credits cleared (4) Statement ending balance	7,608.42 -4,541.07 7,110.85
Register balance as of 09/21/2020 Cleared transactions after 09/21/2020 Uncleared transactions after 09/21/2020 Register balance as of 12/29/2020	10,178.20 0.00 -4,822.94 5.355.26

Details

Checks and payments cleared (47)

AMOUNT (USD)	PAYEE	REF NO.	TYPE	DATE
-87.99			Expense	08/22/2020
-37.42			Expense	08/23/2020
-29.43			Expense	08/23/2020
-88.79			Expense	08/24/2020
-15.49			Expense	08/24/2020
-3.73			Expense	08/26/2020
-3.73			Expense	08/26/2020
-151.00			Expense	08/26/2020
-29.25			Expense	08/27/2020
-23.51			Expense	08/27/2020
-64.50			Expense	08/27/2020
-221.43			Expense	08/29/2020
-59.50			Expense	09/01/2020
-25.43			Expense	09/01/2020
-10.67			Expense	09/01/2020
-25.43			Expense	09/02/2020
-100,00			Expense	09/03/2020
-40.31			Expense	09/03/2020
-25.43			Expense	09/03/2020
-67.99			Expense	09/03/2020
-500.00			Transfer	09/03/2020
-5.34			Expense	09/04/2020
-13.00			Expense	09/04/2020
-9.99			Expense	09/04/2020

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DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
09/06/2020	Expense			-290.71
09/07/2020	Expense			-200.00
09/07/2020	Expense			-230.00
09/07/2020	Expense			-23.95
09/07/2020	Expense			-25.39
09/07/2020	Expense			-18.82
09/08/2020	Expense			-210.94
09/09/2020	Expense			-149.50
09/10/2020	Expense			-10.67
09/12/2020	Expense			-18.88
09/14/2020	Expense			-0.99
09/14/2020	Expense			-34.11
09/14/2020	Expense			-200.00
09/15/2020	Transfer			-500.00
09/15/2020	Expense			-8.99
09/15/2020	Expense			-122.72
09/15/2020	Expense			-206.51
09/16/2020	Expense			-89.00
09/16/2020	Expense			-321.44
09/18/2020	Expense			-7.62
09/19/2020	Expense			-180.19
09/21/2020	Expense			-40.59
09/21/2020	Expense			-10.69
Total				-4,541.07
Deposits and other credits	cleared (4)			
DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
08/31/2020	Deposit			3,505.18
09/04/2020	Deposit			100.10
09/15/2020	Deposit			3,505,20
09/21/2020	Deposit			0.37
Total				7,110.85
	W.			